

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**COVER SHEET FOR SCHEDULES, STATEMENTS, LISTS AND/OR AMENDMENTS**

Case Name: Alfred A. Masino, Jr. Case No. \_\_\_\_\_ Chapter 7

**A. IDENTIFY TYPE OF DOCUMENT BEING FILED: (Select either #1, #2 or #3)**

- ☐ #1--Amendment to previously filed document (Go to Sec. B)  
☒ #2--Schedule/Statement not previously filed (Go to Sec. B)  
☐ #3--Schedule of Post-Petition Debts (result of conversion--no fee due) (Go to Sec. D)

**B. SUMMARIZE SPECIFICS OF DOCUMENT BEING FILED BY CHECKING APPLICABLE DATA ELEMENTS:**

- ☐ Amendment to Case Caption: (Please specify)  
☐ Name ☐ Social Security/Tax ID # ☐ aka/dba/fkba/fka information  
☒ Petition Page: (Please specify)  
☒ County ☒ Resident/Mailing address  
☐ Signature  
☐ Debtor(s) ☐ Attorney ☐ Corporation/Partnership ☐ Exhibit B  
☒ Statistical/Administrative Information  
☒ Creditor Matrix  
☒ Summary of Schedules  
☒ Schedules: (Please check schedules attached to this Cover Sheet)  
☒ Schedule A ☒ Schedule B ☒ Schedule C  
☒ Schedule D (Go to Sec. C) ☒ Schedule E (Go to Sec. C) ☒ Schedule F (Go to Sec. C)  
☒ Schedule G ☒ Schedule H ☒ Schedule I ☒ Schedule J  
☒ Statement of Financial Affairs  
☐ Statement Pursuant to Rule 2016(b)  
☐ Exhibit A  
☐ Chapter 13 Plan (Pre-confirmation): ☐ Decrease Payments ☐ Increase Payments ☐ Increases length of plan  
☐ Other: (Please specify) \_\_\_\_\_

**FOR CHANGES AFFECTING SCHEDULE(S) D,E, or F, , THE LIST OF CREDITORS, MATRIX, OR MAILING LIST, PROCEED TO SECTION "C" OF THIS FORM. OTHERWISE, PROCEED TO SECTION "D."**

**C. CREDITOR/SCHEDULE INFORMATION: (Select either #1, #2 or #3)**

- ☐ #1--Creditors are being added or deleted by this amendment/schedule, AND  
☐ The \$26.00 amendment fee is attached  
☒ A matrix in the format prescribed by the Clerk with the complete names and addresses of the parties added is attached. **Note: Do not repeat creditor information from a previously filed matrix.**  
☐ #2--Schedule(s) of creditors (Schedules D, E, F), list of creditors, matrix or mailing list is being amended for purposes other than adding or deleting creditors.  
☐ The \$26.00 fee is attached for this amendment [e.g. changing amount of a debt or classification of a debt].  
☐ The \$26.00 fee does not apply for this amendment [e.g. change of address of a creditor or change of attorney].  
☐ #3 -- No Creditors are being added or deleted.

**D. CERTIFICATION OF SERVICE, ATTORNEY'S DECLARATION AND DEBTOR'S UNSWORN DECLARATION**

**→ CERTIFICATION OF SERVICE**

Attach an "Affidavit of Service" listing each party served with a copy of the referenced document(s), this cover sheet and a copy of the §341 Meeting Notice (if applicable). Be sure to include the U.S. Trustee and the Case Trustee.

**→ DECLARATION of Attorney [Attorney or debtor(s), if pro se, must sign.]**

I declare that the above information contained on this cover sheet may be relied upon by the Clerk of Court as a complete and accurate summary of the information contained in the documents attached.

Dated 1/30/09

Signature: Wendy A. Kusella

**→ DECLARATION of Debtor(s) [Required if declaration is not completed on the document(s) itself or by separate instrument.]**

I declare under penalty of perjury that I have read this cover sheet and the attached schedules, lists, statements, etc., consisting of \_\_\_\_\_ sheets, numbered 1 through \_\_\_\_\_, and that they are true and correct to the best of my knowledge, information and belief.

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_ (debtor)

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_ (joint debtor, if any)

Please contact our Financial Department with any questions regarding whether or not a fee is due at (716) 362-3200.

**United States Bankruptcy Court  
Western District of New York**
**Voluntary Petition**

|   |   |
|---|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Masino, Jr., Alfred, A.</b>  | Name of Joint Debtor (Spouse) (Last, First, Middle):  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>Alfred Masino</b>   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):               |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>3033</b>   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):           |
| Street Address of Debtor (No. & Street, City, and State):<br><b>1145 Stonegate Drive<br/>Webster, NY</b><br><div style="text-align: right;">ZIP CODE <b>14580</b></div> | Street Address of Joint Debtor (No. & Street, City, and State):<br><br><div style="text-align: right;">ZIP CODE</div>     |
| County of Residence or of the Principal Place of Business:<br><b>Monroe</b>   | County of Residence or of the Principal Place of Business:  |
| Mailing Address of Debtor (if different from street address):<br><br><div style="text-align: right;">ZIP CODE</div>   | Mailing Address of Joint Debtor (if different from street address):<br><br><div style="text-align: right;">ZIP CODE</div> |
| Location of Principal Assets of Business Debtor (if different from street address above):<br><br><div style="text-align: right;">ZIP CODE</div>                         |   |

|  |  |   |
|--|--|---|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)<br>_____ | <b>Nature of Business</b><br>(Check one box)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in<br>11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><hr/> <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code.) | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed (Check one box)</b><br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Nonmain Proceeding<br><br><hr/> <b>Nature of Debts</b><br>(Check one box)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer<br>debts, defined in 11 U.S.C.<br>§ 101(8) as "incurred by an<br>individual primarily for a<br>personal, family, or house-<br>hold purpose."<br><input type="checkbox"/> Debts are primarily<br>business debts. |
|--|--|---|

|  |   |
|--|---|
| <b>Filing Fee (Check one box)</b><br><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach<br>signed application for the court's consideration certifying that the debtor is<br>unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B. | <b>Chapter 11 Debtors</b><br><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to<br>insiders or affiliates) are less than \$2,190,000.<br>_____<br><br><b>Check all applicable boxes</b><br><input type="checkbox"/> A plan is being filed with this petition<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes<br>of creditors, in accordance with 11 U.S.C. § 1126(b). |
|--|---|

|  |   |
|--|---|
| <b>Statistical/Administrative Information.</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative<br>expenses paid, there will be no funds available for distribution to unsecured creditors.<br><br>Estimated Number of Creditors<br><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000<br><br>Estimated Assets<br><input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion<br><br>Estimated Liabilities<br><input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | <b>THIS SPACE IS FOR<br/>COURT USE ONLY</b> |
|--|---|

|  |               |  |  |
|--|---------------|--|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>  |               | Name of Debtor(s):<br><b>Alfred A. Masinó, Jr.</b>   |  |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)</b>   |               |  |  |
| Location Where Filed: <b>NONE</b>  | Case Number:  | Date Filed:  |  |
| Location Where Filed:  | Case Number:  | Date Filed:  |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>  |               |  |  |
| Name of Debtor:<br><b>NONE</b>   | Case Number:  | Date Filed:  |  |
| District:  | Relationship: | Judge:   |  |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.   |               | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).<br>X <u>Wendy A. Kinsella</u> /30/09<br>Signature of Attorney for Debtor(s) Date<br><b>Wendy A. Kinsella</b> <b>508699</b> |  |
| <b>Exhibit C</b>   |               |  |  |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition<br><input checked="" type="checkbox"/> No   |               |  |  |
| <b>Exhibit D</b>   |               |  |  |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition<br>If this is a joint petition:<br><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  |               |  |  |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box)  |               |  |  |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District  |               |  |  |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)  |               |  |  |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).<br><br><div style="text-align: center;">           _____<br/>           (Name of landlord that obtained judgment)         </div> <div style="text-align: center;">           _____<br/>           (Address of landlord)         </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition<br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). |               |  |  |

|   |   |
|---|---|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   | <b>Name of Debtor(s):</b><br>Alfred A. Masino, Jr.  |
| <b>Signatures</b>   |   |
| <p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct<br/>         [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7<br/>         [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition</p> <p><input checked="" type="checkbox"/> <u>Alfred A. Masino, Jr.</u><br/>         Signature of Debtor    Alfred A. Masino, Jr.</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b><br/>         Signature of Joint Debtor _____</p> <p>Telephone Number (If not represented by attorney) _____<br/> <u>1/30/09</u><br/>         Date _____</p> | <p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b><br/>         (Signature of Foreign Representative) _____</p> <p>_____<br/>         (Printed Name of Foreign Representative)</p> <p>_____<br/>         Date _____</p>   |
| <p><input checked="" type="checkbox"/> <u>Wendy A. Kinsella</u><br/>         Signature of Attorney for Debtor(s)</p> <p><b>Wendy A. Kinsella Bar No. 508699</b><br/>         Printed Name of Attorney for Debtor(s) / Bar No</p> <p><b>Harris Beach PLLC</b><br/>         Firm Name</p> <p><b>One Park Place 300 South State Street</b><br/>         Address</p> <p><b>Syracuse, NY 13202</b></p> <p><b>315-423-7100</b><br/>         Telephone Number</p> <p><u>1/30/09</u><br/>         Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect</small></p>   | <p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b><br/>         Printed Name and title, if any, of Bankruptcy Petition Preparer _____</p> <p>_____<br/>         Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 U.S.C. § 110)</p> <p>_____<br/>         Address</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b><br/>         _____</p> <p>_____<br/>         Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above _____</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual _____</p> <p>If more than one person prepared this document, attach to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.</i></p> |
| <p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b><br/>         Signature of Authorized Individual _____</p> <p>_____<br/>         Printed Name of Authorized Individual</p> <p>_____<br/>         Title of Authorized Individual</p> <p>_____<br/>         Date</p>  | <p><input checked="" type="checkbox"/> <b>Not Applicable</b><br/>         _____</p> <p>_____<br/>         Date</p>  |

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: \_\_\_\_\_

1/30/09

Signed: \_\_\_\_\_

Alfred A. Masino, Jr.  
Alfred A. Masino, Jr.

Signed: \_\_\_\_\_

Wendy A. Kinsella

Wendy A. Kinsella  
Attorney for Debtor(s)

Bar no.: 508699

Harris Beach PLLC

One Park Place

300 South State Street

Syracuse, NY 13202

Telephone No : 315-423-7100

Fax No.:

E-mail address:

In re: Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE A - REAL PROPERTY**

| DESCRIPTION AND<br>LOCATION OF<br>PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE<br>OF DEBTOR'S<br>INTEREST IN<br>PROPERTY, WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|--|--|--------------------------------------|--|-------------------------------|
| Total >                                    |  |                                      | 0.00   |                               |

(Report also on Summary of Schedules)

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

| TYPE OF PROPERTY  | NONE | DESCRIPTION AND LOCATION OF PROPERTY   | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|--|-----------------------------------|--|
| 1. Cash on hand   | X    |  |                                   |  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                      |      | Citizens Bank<br>(Closed by bank)  |                                   | 0.00   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   | X    |  |                                   |  |
| 4. Household goods and furnishings, including audio, video, and computer equipment  |      | compact discs (\$5); box spring, mattress and bed frame (\$50.00); sofa (\$200); microwave (\$25); microwave stand (\$10); 2 lamps \$10 total); 32" color tv (\$50); cell phone (\$20) |                                   | 750.00   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.   | X    |  |                                   |  |
| 6. Wearing apparel  |      | Misc men's wearing apparel; watch (\$10)   |                                   | 250.00   |
| 7. Furs and jewelry.  | X    |  |                                   |  |
| 8. Firearms and sports, photographic, and other hobby equipment.  | X    |  |                                   |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  | X    |  |                                   |  |
| 10. Annuities. Itemize and name each issuer.  | X    |  |                                   |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X    |  |                                   |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |      | DWS Scudder IRA<br>Deutsche Bank Group   |                                   | 4,709.58   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X    |  |                                   |  |
| 14. Interests in partnerships or joint ventures. Itemize.   | X    |  |                                   |  |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  | X    |  |                                   |  |
| 16. Accounts receivable   | X    |  |                                   |  |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X    |  |                                   |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X    |  |                                   |  |

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY   | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|--------------------------------------|-----------------------------------|--|
| 19 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X    |                                      |                                   |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X    |                                      |                                   |  |
| 21 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X    |                                      |                                   |  |
| 22 Patents, copyrights, and other intellectual property. Give particulars.   | X    |                                      |                                   |  |
| 23 Licenses, franchises, and other general intangibles. Give particulars.  | X    |                                      |                                   |  |
| 24 Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X    |                                      |                                   |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.   |      | 2003 Chevrolet Monte Carlo SS        |                                   | 5,025.00   |
| 26 Boats, motors, and accessories  | X    |                                      |                                   |  |
| 27. Aircraft and accessories.  | X    |                                      |                                   |  |
| 28 Office equipment, furnishings, and supplies.  | X    |                                      |                                   |  |
| 29 Machinery, fixtures, equipment and supplies used in business.   | X    |                                      |                                   |  |
| 30 Inventory   | X    |                                      |                                   |  |
| 31. Animals.   | X    |                                      |                                   |  |
| 32. Crops - growing or harvested. Give particulars.  | X    |                                      |                                   |  |
| 33 Farming equipment and implements.   | X    |                                      |                                   |  |
| 34. Farm supplies, chemicals, and feed.  | X    |                                      |                                   |  |
| 35. Other personal property of any kind not already listed. Itemize.   | X    |                                      |                                   |  |
| 1 continuation sheets attached   |      |                                      | Total                             | \$ 10,734.58   |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875

| DESCRIPTION OF PROPERTY   | SPECIFY LAW PROVIDING EACH EXEMPTION                   | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|---|--|----------------------------|---|
| 2003 Chevrolet Monte Carlo SS   | Debt. & Cred. Law § 282                                | 2,400.00                   | 5,025.00  |
| compact discs (\$5); box spring, mattress and bed frame (\$50.00); sofa (\$200); microwave (\$25); microwave stand (\$10); 2 lamps \$10 total; 32" color tv (\$50); cell phone (\$20) | CPLR § 5205(a)(5)                                      | 750.00                     | 750.00  |
| DWS Scudder IRA<br>Deutsche Bank Group  | Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c) | 4,709.58                   | 4,709.58  |
| Misc men's wearing apparel; watch (\$10)  | CPLR § 5205(a)(5)                                      | 250.00                     | 250.00  |

In re Alfred A. Masino, Jr.

Case No. \_\_\_\_\_

(If known)

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE AND<br>AN ACCOUNT NUMBER<br>(See Instructions, Above.) | CODEBTR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED, NATURE<br>OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|---|---|---|------------|--------------|----------|---|---------------------------------|
| ACCOUNT NO.   |   | 2003 Chevrolet Monte Carlo SS   |            |              |          | 7,144.00  | 2,119.00                        |
| GMAC<br>P. O Box 7041<br>Troy, MI 48007   |   | VALUE \$5,025.00  |            |              |          |   |                                 |

0 continuation sheets  
attachedSubtotal >  
(Total of this page)Total >  
(Use only on last page)

|    |          |    |          |
|----|----------|----|----------|
| \$ | 7,144.00 | \$ | 2,119.00 |
| \$ | 7,144.00 | \$ | 2,119.00 |

(Report also on Summary of  
Schedules) (If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and  
Related Data)

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9)

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                            | CODEBTOR | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION<br>FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF CLAIM | AMOUNT<br>ENTITLED TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED TO<br>PRIORITY, IF<br>ANY |
|--|----------|--------------------------------------|--|------------|--------------|----------|--------------------|-----------------------------------|---|
| ACCOUNT NO<br><br>New York State Departmen<br>of Labor, Unemployment<br>Insurance Division<br>P.O. Box 4320<br>Binghamton, NY 13902-4320 |          |                                      |  |            |              |          | 2,800.00           | 2,800.00                          | \$0.00  |

Sheet no 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities and  
Related Data )

|             |             |         |
|-------------|-------------|---------|
| \$ 2,800.00 | \$ 2,800.00 | \$ 0.00 |
| \$ 2,800.00 |             |         |
|             | \$ 2,800.00 | \$ 0.00 |

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)        | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. <b>9594</b><br><br><b>Bank of America</b><br><b>P.O. Box 7047</b><br><b>Dover, DE 19903</b>              |   |   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>6639</b><br><br><b>Beneficial/HFC</b><br><b>2700 Sanders Rd.</b><br><b>Prospect Heights, IL 60070</b> |   |   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>7825</b><br><br><b>Beneficial/HFC</b><br><b>2700 Sanders Rd</b><br><b>Prospect Heights, IL 60070</b>  |   |   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>0055</b><br><br><b>Benfcl/HFC</b><br><b>961 Weigel Drive</b><br><b>Elmhurst, IL 60126</b>             |   |   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>2175</b><br><br><b>Capital One Bank</b><br><b>P.O. Box 85520</b><br><b>Richmond, VA 23285</b>         |   |   |            |              |          | <b>9,282.00</b>    |

4 Continuation sheets attached

|            |    |                 |
|------------|----|-----------------|
| Subtotal > | \$ | <b>9,282.00</b> |
| Total >    | \$ |                 |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | DEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. <b>360-4</b><br><br><b>Citizens Bank</b><br><b>1 Citizens Drive</b><br><b>Riverside, Rhode Island 02915</b><br><b>Attn: Bank-By-Mail</b>                               |  | overdrawn account   |            |              |          | <b>114.77</b>      |
| ACCOUNT NO.<br><br><b>Cohen &amp; Slamowitz, LLP</b><br><b>P.O. Box 9004</b><br><b>199 Crossways Park Drive</b><br><b>Woodbury, NY 11797-9004</b><br><b>(NOTICE PURPOSES ONLY)</b> |  | lawsuit<br>Attorneys for Midland Funding LLC, et al   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>6610</b><br><br><b>First National Bank LLC</b><br><b>500 E. 60th St., N.</b><br><b>Sioux Falls, SD 57104</b>  |  |   |            |              |          | <b>365.00</b>      |
| ACCOUNT NO. <b>6267</b><br><br><b>GEMB/JCP</b><br><b>P.O. Box 981400</b><br><b>El Paso, TX 79998</b>   |  |   |            |              |          | <b>451.00</b>      |
| ACCOUNT NO. <b>0532</b><br><br><b>HSBC Bank USA N.A</b><br><b>95 Washington St 4 North</b><br><b>Buffalo, NY 14273</b>   |  |   |            |              |          | <b>500.00</b>      |

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority ClaimsSubtotal > \$ **1,430.77**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)       | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. <b>4846; 2858</b><br><br><b>HSBC Mortgage Corp.</b><br><b>P.O. Box 4604</b><br><b>Buffalo, NY 14240</b> |  | <b>Conventional Real Estate Loan, including<br/>purchase money first</b>                                    |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>8507</b><br><br><b>HSBC/BonTN</b><br><b>P.O. Box 15221</b><br><b>Wilmington, DE 19850</b>            |  |   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO.<br><br><b>Lorraine Masino</b><br><b>1145 Stonegate Drive</b><br><b>Webster, NY 14580</b>                |  |   |            |              |          | <b>2,500.00</b>    |
| ACCOUNT NO. <b>3194</b><br><br><b>LVNV Funding, LLC</b><br><b>P.O. Box 740281</b><br><b>Houston, TX 77274</b>       |  |   |            |              |          | <b>682.00</b>      |
| ACCOUNT NO. <b>9520; 5320</b><br><br><b>Macy's/DSNB</b><br><b>9111 Duke Blvd</b><br><b>Mason, OH 45040</b>          |  |   |            |              |          | <b>162.00</b>      |

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

|            |                    |
|------------|--------------------|
| Subtotal > | \$ <b>3,344.00</b> |
| Total >    | \$                 |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
|  |  |   |            |              |          |                    |
| ACCOUNT NO. <b>2975</b><br><br><b>Mazda Amer CR</b><br><b>9009 Caruthers Pkwy</b><br><b>Franklin, TN 37067</b>   |  |   |            |              |          | <b>0.00</b>        |
| ACCOUNT NO. <b>5253; 5902</b><br><br><b>Midland Credit Management</b><br><b>5775 Roscoe Court</b><br><b>San Diego, CA 92123</b>  |  |   |            |              |          | <b>9,835.00</b>    |
| ACCOUNT NO.<br><br><b>Midland Funding, LLC DBA IN New York</b><br><b>as Midland Funding of Delaware LLC</b><br><b>8875 Aero Drive, Suite 200</b><br><b>San Diego, CA 92123</b> |  | <b>lawsuit</b>  |            |              |          | <b>2,800.00</b>    |
| ACCOUNT NO. <b>3772</b><br><br><b>NCO FIN/99</b><br><b>P.O. Box 41466</b><br><b>Philadpelpia, PA 19101</b>   |  |   |            |              |          | <b>948.00</b>      |
| ACCOUNT NO. <b>5440</b><br><br><b>Sears/CBSD</b><br><b>13200 Smith Rad</b><br><b>Cleveland, OH 44130</b>   |  |   |            |              |          | <b>0.00</b>        |

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **13,583.00**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Alfred A. Masino, Jr.  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|----------|--------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. <b>0040</b><br><br><b>UP Bank CC</b><br><b>P.O. Box 1165</b><br><b>Memphis, TN 38101</b>          |          |                                      |   |            |              |          | <b>0.00</b>        |

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt;

|                     |
|---------------------|
| \$ <b>0.00</b>      |
| \$ <b>27,639.77</b> |

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re: Alfred A. Masino, Jr.  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF<br>DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR<br>NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT<br>NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
|   |   |

In re: Alfred A. Masino, Jr.

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|